

Glossary of Terms

Beneficiary

A person who benefits either under the terms of a Will or by the rules of intestacy (if no Will was made).

Administrator

A person who obtains the Grant of Letters of Administration which entitles them to deal with the estate if no Will was made.

Executor

The person named in a Will who is to deal with the estate and, if necessary, obtain a Grant of Probate.

Personal Representative(s)

This is the term used for executor(s) and administrator(s).

Confirmation

This is the Scottish equivalent to a Grant of Probate or Letters of Administration.

Grant of Letters of Administration

A formal court document issued by the Probate Service, to appoint an administrator, usually the next of kin to the deceased. This is usually issued where there is no Will or the executor appointed in the Will is unable or unwilling to act.

Grant of Probate

A formal court document issued by the Probate Service confirming the appointment of the executor named in the Will.

Useful Terms

HM Revenue & Customs

Look in the Phone Book for your local 'Tax Office', or visit www.hmrc.gov.uk

Citizens Advice Bureau

Find your local office in the Phone Book, or visit www.citizensadvice.org.uk

Cruse Bereavement Care

Call 0844 477 9400, or visit www.crusebereavementcare.org.uk

General Register Office for England & Wales

Smedley Hydro, Trafalgar Road, Southport, Merseyside PR8 2HH, Tel: 0845 603 7788, www.gro.gov.uk

General Register Office for Scotland

Ladywell House, Ladywell Road, Edinburgh EH12 7TF, Tel: 0131 334 0380, www.gro-scotland.gov.uk

Probate and Inheritance Tax Helpline

Call 0845 30 20 900, or visit www.theprobateservice.gov.uk

The Bereavement Register

www.the-bereavement-register.org.uk

Government Advice on Bereavement

<http://www.direct.gov.uk/en/governmentcitizensandrights/death/index.htm>

All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security. Charges to 0845 numbers vary. Prices can be checked with your phone provider. Mobile calls usually cost more.

Yorkshire Building Society is authorised and regulated by the Financial Services Authority. Yorkshire Building Society, Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ

Following Bereavement

Help and Advice

Because we understand what a difficult time this is for you and realise that you have a lot to do, we want to help make it as simple as possible for you to deal with us. By following the simple steps below, we can make it easy. We've also included a glossary and some useful contacts on the back page of this booklet, just in case you need a further helping hand.

Registering the death with us - Savings & Mortgage Accounts

To register the death of an account holder, we will need to see the original death certificate. In order to then provide you with the necessary information about the deceased's accounts including account balances, you'll need to give us details of the accounts concerned - don't worry if you don't have all of the account numbers as we can trace all of the accounts held by the deceased from just one account number and personal details. To register the death with us we advise you to visit your local branch or if you are unable to do so, write to: **Savings Service, Yorkshire Building Society, Yorkshire Drive, BD5 8LJ**, enclosing an original death certificate.

Savings Accounts

Sole accounts

Once the death has been registered, the documentation required to close an account differs depending upon the amount held in the sole name of the person who has died. The table below illustrates what we require.

Total balance of the account(s)	Documentation required	Where obtained	Comments
£500 or less	Completed Small Estates Indemnity form	Enclosed within	This form should be completed by the next of kin or the executors if the deceased left a will
£500.01 to £15,000.00	Completed Statutory Declaration form	Enclosed within	This must be made before a Solicitor, Commissioner for Oaths, Justice of the Peace or Authorised County Court Official*
£15,000.01 and above	Original Grant of Probate or Letters of Administration	The Probate Service (either personally or by a legal adviser)	You can instruct a legal adviser to obtain the Grant [‡] , or you may wish to apply to the Probate Service yourself [†]

*A charge may be made for this service - consult the witness for their tariff of charges. †A fee will be payable on the application for the Grant.

‡A charge will be made for this service - consult the individual firm for their charges.

Paying urgent bills: If a payment for funeral expenses, Inheritance Tax or Probate court fees is required, a cheque can be requested at any of our branches as long as the death has been registered on the account. Please note, the cheque will be made payable directly to the appropriate third party i.e. funeral director.

Interest and Tax: Interest will continue to be paid on the account until it is closed, in accordance with the terms and conditions of the product. For all accounts including limited access accounts, any withdrawals or closures after the death of an account holder will be made without loss of interest. The original tax position of the account may change when a death is registered, for example a Cash ISA will lose its tax free status when a death is registered against an account.

Trust accounts: If the deceased was a trustee on a Trust Account it will be necessary for a new trustee to be appointed.

Power of Attorney: Please note that if a Power of Attorney has been registered on an account, the use of this document will cease on the death of the account holder.

Joint accounts

Once the death has been registered on a joint savings account, the rule of survivorship will apply. This means that the account will be transferred into the sole name of the surviving account holder, in accordance with our general terms and conditions for savings accounts.

Mortgage Accounts

Please note that in the event of death mortgage payments must still be made and arrears will arise if payments are missed. If there are difficulties in making payments, please telephone our Payments Helpline on 0800 138 2404.

Sole borrower

Once the death has been registered we will then need to see the original Grant of Probate in order for us to note the Executor(s) names on our records. If the deceased died without leaving a Will, we will need to see the Grant of Letters of Administration. The account will then need to be repaid, **either** from: 1) the proceeds of sale of the property, or 2) the proceeds of a life policy. However, in some circumstances, with our prior consent the property and the responsibility for the mortgage may be transferred to another person and interest is still charged on the account until such time as it has been repaid in full.

In respect of a deceased sole borrower, any correspondence sent by the Society will be addressed to the Personal Representative(s) of the deceased and sent to the borrowers property address. We are able to give information about the mortgage to a legal adviser or to the Personal Representative(s) but only once they provide evidence that they are dealing with the administration of the estate.

Joint borrowers

Joint Tenants: Once the death has been registered for a borrower with a joint mortgage, where their share of the property will automatically transfer to the other(s), we will remove the deceased borrower's name from the mortgage, which will then continue in the name of the surviving borrower(s).

Tenants in Common: When borrowers hold a property as 'Tenants in Common' with each borrower having a specific share in the property, the deceased's share will not pass automatically on death. Once the death has been registered, you will need to seek legal advice to deal with the deceased borrower's share of the estate.

Life Policies: If there are any life policies in place you will need to make arrangements with the policy provider for making a claim.

Insurance Policies

Mortgage Payment Insurance

If there is a policy in place with the Society, on registration of the death, all necessary amendments will be dealt with automatically and notification of these revisions will be issued.

Home Insurance

If there is a buildings insurance policy arranged through the Society this policy must remain in force until the mortgage is repaid or until we are notified that alternative arrangements have been made.

If the property is to remain empty in excess of 60 days, you must contact us to discuss this further on 0845 1 200 200.

If you require further information.



visit our branch



0845 1200 100